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## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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In Re:

Stephen Kosciolek

Order Filed on February 14, 2018 by Clerk U.S. Bankruptcy Court

District of New Jersey

Case No.: 17-26416

Adv. No.:

Hearing Date:

Judge: KCF

## ORDER AUTHORIZING THE MODIFICATION OF THE DEBTORS MORTGAGE PAYMENT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**.

DATED:

DATED: February 14, 2018

Honorable Kathryn C. Ferguson United States Bankruptcy Judge

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Debtor: Stephen J. Kosciolek

Case #17-26416

Caption of Order: Order Approving Modification of Mortgage Payment

The following order is hereby entered:

Upon consideration of debtor(s) motion for an order approving modification of mortgage payment for property located at 88 Heller Hill Road, Blairstown, NJ, it is hereby ORDERED that:

1. The debtor(s)'s application to enter into a mortgage modification is hereby approved.

If pre-petition arrears are capitalized into the loan modification, secured 2. creditor shall amend its Proof of Claim within ninety (90) days of the date of this Order. Upon receipt of an amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.

3. If post-petition arrears are capitalized into the loan modification, secured creditor shall file an amended post-petition order, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.

4. The Debtors shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.